



The Senior Sentinel



For the month of November the Office for the Aging will be closed in observance of the following holidays. **Veterans Day** Wednesday, November 11, **Thanksgiving** Thursday, November 26 and Friday, November 27.



Home Energy Assistance Program

The Home Energy Assistance Program (HEAP) is a federally funded program that *assists* low income households with the cost of heating their homes during the winter months. ***The 2020- 2021 Regular HEAP program begins November 02, 2020. Emergency HEAP will open on January 4, 2021.*** The tentative closing date for HEAP is Mid-March . The Saratoga County Office for the Aging will be accepting applications for persons 60 years of age and older as well as those under 60 and disabled ***beginning November 02, 2020*** by **appointment** for in person drop-offs or by mail. Households that received a HEAP benefit last year will automatically be mailed an application for this year's program. If you would like to receive an application or make an appointment, you may call the HEAP desk at (518) 884-4111. Applications will be mailed out when the program opens. ***The office will not have applications until November 02, 2020.*** If ***any member*** of your household is on SNAP (formally known as food stamps), please contact your SNAP case worker at (518) 884-4155. The HEAP program provides a ***once a year benefit*** which is credited directly to your heating account. Regular benefit amounts are based upon the households gross monthly income and commodity used to heat your home. This year's guidelines are as follows:

Household Size

1
2
3
4

Maximum Gross Monthly Income

\$2610
\$3413
\$4216
\$5019

2021 ANNUAL ENROLLMENT PERIOD DATES

Dates and deadlines you need to know



OCT. 15, 2020

ANNUAL ENROLLMENT PERIOD BEGINS

This is the first day you can enroll for 2021 health coverage.



DEC. 7, 2020

ANNUAL ENROLLMENT PERIOD ENDS

This is the last day you can enroll for 2021 health coverage.



JAN. 1, 2021

FIRST DATE COVERAGE CAN START

Even if you enroll in December 2020, your new Medicare plan won't go into effect until Jan. 1, 2021.

Have questions about Medicare?

Call:

Medicare -1-800-MEDICARE

Medicare Rights -1-800-333-4114

Saratoga County Office for the Aging (518)884-4100

Please see links below for a informative Medicare overview video.

<https://www.saratogacountyny.gov/departments/office-for-the-aging/>

Or on Facebook at:

Saratoga County Office for the Aging

2021 Medicare Open Enrollment: Reduce Costs, Improve Coverage

For 2021 healthcare coverage, Medicare's annual Open Enrollment period runs from October 15 to December 7, 2020.

- During Medicare Open Enrollment, seniors can:
- Switch from Original Medicare to a Medicare Advantage plan
- Change from Medicare Advantage to Original Medicare
- Select a different Medicare Advantage plan
- Choose a different Medicare prescription drug plan

Changes made during Open Enrollment will take effect on January 1, 2021.

We explain why reviewing and making changes to your older adult's medical and prescription plans can help save money and improve next year's coverage. We also share how to know which plan changes to focus on, how to compare key areas of coverage, and 4 ways to get help with Medicare decisions.

Why do seniors need to make changes to their Medicare plans?

Medicare health and drug plans can change each year: costs, coverage, and which providers and pharmacies are in-network. That means the plan that covered everything your older adult needed this year might not have the same coverage next year. This is especially true for Part D prescription drug plans. When the plans change, this could result in significant increases in next year's healthcare costs. But often, changing to a different plan could get the coverage older adult needs without increasing their premium or out-of-pocket costs.

And, there's always the chance that a plan with a lower premium could provide the coverage they need.

The annual notice of change letter highlights important change.

To find out what's changing in your older adult's current Medicare plans, look for the Annual Notice of Change (ANOC) letter. The ANOC is a helpful summary that highlights any changes in coverage, costs, or service area that will be effective in January 2021.

Compare 4 important areas of Medicare coverage

1.Premiums: Is the plan premium going up? If the increase is significant, there might be a plan that gives similar coverage at a lower price.

2. Deductibles and co-pays: What are the current deductibles and co-pays? Will these be increasing next year?

3.Prescription drug coverage: Medication that's *not covered* is expensive. Paying special attention to prescription drug plans could save *a lot* of money.

It's time-consuming, but necessary to find out how changes in drug plan premiums, formulary, and pricing tiers will affect the cost of medications your old adult takes.

Typically, a plan could raise premiums, add or remove drugs from their formulary change pricing, or move drugs from one price tier to another.

Look up each of your older adult's medications so you'll know:

1. If its covered in the plan's formulary
2. Which pricing tier the medication is in
3. How much the drugs in that tier will cost

It's also important to know if your older adult's preferred pharmacy is in the plan's network (prices are lowest in-network) and if there are any restrictions, like prior authorization or being forced to try a certain drug first.

Estimating those costs and taking restrictions into account gives you a clear picture of which 2021 plan will provide the most cost-effective prescription drug coverage.

4. Part C/ Medicare Advantage/ Managed Care: If your older adult has a Medicare Advantage plan, call their current doctors, hospitals, specialists, and other providers to make sure they'll still be in the plan provider network in 2021.

Reprinted from: DailyCaring.com October 2020

DIABETES

This chronic disease, characterized by abnormal blood sugar levels, incurs significant health, disability and financial cost in Louisiana.



TYPE 1

- Body doesn't make any or enough insulin
- Type 1 can develop at any age
- No known way to prevent Type 1

- Body can't make insulin properly
- Type 2 can develop at any age
- Most Type 2 cases can be prevented



TYPE 2

Prevent, delay and/or manage Type 2 by:



Losing weight, if needed



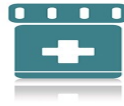
Maintaining a well-balanced, healthy diet



Regular physical activity



Working with your doctor



Depending on your diabetes type and severity, your doctor may prescribe oral medication or insulin that is injected



From Our Dietitian:

Diabetes & COVID-19

November is Diabetes Awareness month. The COVID-19 pandemic is unfortunately still among us and as we move into the cold and flu season persons with Diabetes, as well as other underlying health conditions, need to take care as the risk for severe illness from COVID-19 may be increased. Research on COVID-19 is still emerging and therefore not conclusive. However, some reasons as to why diabetes may cause increased risk for serious illness related to COVID-19 is that the immune system does not work as well in persons with Diabetes, which makes it harder for the body to fight the virus. Studies are indicating that the coronavirus may thrive in the environment of elevated blood glucose. Diabetes can also keep the body in a state of inflammation which makes the healing response to any infection slower. Anyone with diabetes who notices symptoms of COVID-19 should speak to the doctor as soon as possible. Serious complications in people with diabetes can include: pneumonia, high blood sugar which can potentially lead to diabetic ketoacidosis (accumulation of ketones in the blood), and dehydration caused by fever from COVID-19 which causes the body to lose more fluids.

Good news is that studies are showing that with good blood sugar control, people with diabetes can reduce the risk from getting severely sick from COVID-19.

Taking steps to keep yourself healthy are important. People with diabetes can protect themselves from contracting the virus by:

- frequently washing their hands with soap and water, or using an alcohol-based hand sanitizer when soap and water are not available
- not touching surfaces that others have touched
- frequently cleaning & disinfecting any potentially contaminated surfaces, such as tabletops, countertops, and door handles
- not touching the eyes, nose, or mouth with unwashed hands
- practicing social distancing by staying 6 feet away from others in public places and wearing a face mask
- covering their coughs and sneezes with a tissue or the elbow (not the hands)
- avoiding any contact with others who are sick, especially if they have a fever, cough, or both
- keeping the immune system strong by getting at least 7 hours sleep per night, keeping stress levels down as much as possible, and by following a healthy diet (see below)
- keep up to date with immunizations for influenza and pneumonia
- keep blood sugar levels under control by including safe activity such as taking a walk and eating a healthy diet. A diet that emphasizes whole foods including antioxidant rich fruits & vegetables, whole grains, lean meats and fish, low or nonfat dairy foods and healthy fats such as olive oil, avocados, nuts & seeds, as well as one that limits highly processed foods & foods high in added sugars and sodium can help you manage your blood sugar levels and keep your immune system strong.

Shall you Dance?

Study Finds Dancing Helps Seniors Avoid Falls

Preventing falls in older age could be as fun as dancing them away, new research shows.

Researchers found a 31% reduction in falls and a 37% reduction in fall risk for those aged 65 and older when reviewing clinical trials on “dance-based mind-motor activities” from around the world.

“We were positively surprised by the consistency of our results,” said study author Michele Mattle, a movement scientist and doctoral candidate at the University of Zurich, in Switzerland.

“Although previous research in the field of falls prevention and exercise was suggesting that interventions, including multitasking activities, are promising falls-prevention strategies, it was unclear if dance-based mind-motor activities would lead to comparable results,” she said.

Dance-based mind–motor activities are those that have upright movements that emphasize balance and use music or an inner rhythm, such as breathing, according to the study. They include instructions or choreography as well as social interaction. Tai chi meets those criteria, in addition to a variety of dance-based activities, including ballroom and folk dancing.

Though dance was often suggested as a good fall-prevention activity for older adults, there was not previously evidence for that, Mattle said. The review only found an association between dance and mobility, balance and lower body strength, not a cause-and effect relationship. It also concluded there is a need for more high-quality trials on dance.

Tai chi is an activity that has been studied more often, but it’s not as popular in Europe, Mattle said, where many people engage in ballroom and folk dances. The 29 trials reviewed in the study were from many countries on several different continents. They included trials from the United States and Canada, as well as countries throughout Asia, Europe and South America.

“Our findings now lay an important base for the further development of public health strategies in the falls prevention that are accessible for cultures that are not familiar with tai chi but have a cultural bone toward different dance styles,” Mattle said.

Impaired balance and gait are important risk factors for falls in older adults, Mattle explained. The ability to multitask with two movements at once, such as talking while walking, can diminish with age. Many falls happen during walking when something unexpected happens and the person needs to react quickly, Mattle said. Balance training helps a person react faster when losing control.

“The movements in dance-based mind-motor (activities) are intentional, focused and involve the constant attention control for the shifting of body weight,” Mattle said, calling it good training for keeping dynamic balance in unexpected situations and for enhancing reaction time.

Falls are leading cause of accidental death and injury in people over 65, said Dr. Allison Mays, a geriatrician and assistant professor of medicine at Cedars Sinai, in Southern California. Mays is involved in another study that looks at the impact of exercise classes on older adults.

Causes of falls can range from reaction time slowed by aging, vision changes that affect balance, blood pressure changes and medication, Mays said.

“Falls are not normal, even in older adults,” Mays said. “It always should deserve a conversation with your physician.”

In addition to death and injury, falls can increase fear of future falls, which can cause a person to limit activities. The number one change an older person can make to prevent falls is exercise, Mays said.

Walking is a good activity for those who are just starting to be regularly physically active, Mays said. A person's doctor can suggest other exercise classes designed for seniors that are still available even in the time of COVID-19 on YouTube or Zoom.

Both the type of exercise and consistency matter, Mays said. To prevent falls, a class should challenge a person’s balance and require shifting weight. In the trials reviewed in this study, they saw a good degree of adherence, Mays noted, with people attending their classes 80% of the time. Having something that’s both healthy and fun makes a difference, she said.

Though tai chi has a strong base of evidence for use in falls prevention, it’s a great idea to build evidence around other physical activities, Mays suggested.

“Not everyone wants to do a traditional exercise class, and so if you can get benefits from flamenco, then that’s wonderful. It provides more options, more evidence behind different activities that are going to benefit our patients,” Mays said. “I was very pleased to see that we’re building evidence around dance and other fun activities as a way to help older adults prevent falls.”

SOURCES: Michèle Mattle, movement scientist and doctoral candidate, University of Zurich, Switzerland; Allison Mays, MD, geriatrician and assistant professor of medicine, Cedars Sinai, Los Angeles; *JAMA Network Open*, Sept. 25, 2020, online
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